

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re U.S. Application of: Andrew WATSON

Application Number: 09/453,800

Art Unit: 3653

Filed: 12/03/1999

Examiner: Stefanos KARAMIS

For: SYSTEMS AND METHODS FOR BUILDING A PERSONALIZED ACCOUNT

**FILED ELECTRONICALLY**

United States Patent and Trademark Office  
Customer Window, Mail Stop Amendment  
Randolph Building  
401 Dulany Street  
Alexandria, VA 22314

**REPLY UNDER 37 C.F.R. § 1.111**

Sir:

In response to the Examiner's Answer mailed July 8, 2009, the undersigned representative respectfully requests reconsideration of the rejections of record in light of the following amendments and remarks:

**Amendments to the Claims** are reflected in the Listing of Claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 6 of this paper.